Case 23-10828-CMG Doc 32 Filed 06/01/23 Entered 06/02/23 00:16:07 Desc Imaged

Certificate of Notice Page 1 of 9
STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

Last revised: August 1, 2020

0 Lien Avoidance

UNITED STATES BANKRUPTCY COURT District of New Jersey

		District of I	New Jersey		
In Re:	Maria A. Mezzina		Case No.:		23-10828
		Debtor(s)	Judge:		
		CHAPTER 13 PLA	N AND MOTION	S	
☐ Original	l s Included	✓ Modified/Notice F ☐ Modified/No Notice		Date:	05/25/2023
		THE DEBTOR HAS FILE CHAPTER 13 OF THE			
		YOUR RIGHTS MA	AY BE AFFECTE	D	
contains the Plan proper your attorn written object may be remotions me stated in the notice. See modification alone will or modify wishes to prosecute	ne date of the confirmed by the Debtor to be deep. Anyone who wis jection within the time duced, modified, or may be granted without he Notice. The Course Bankruptcy Rule 3 on may take place so avoid or modify the lalien based on valucontest said treatments.	n the court a separate <i>Not</i> mation hearing on the Plar o adjust debts. You should shes to oppose any provise frame stated in the <i>Noticeliminated</i> . This Plan may ut further notice or hearing t may confirm this plan, if 1015. If this plan includes rolely within the chapter 13 ien. The debtor need not fee of the collateral or to recent must file a timely object.	n proposed by the diread these paper ion of this Plan of this Plan of the Confirmed and there are no time motions to avoid of confirmation profile a separate moduce the interest retion and appear and the confirmation appear and the confirmation and and the con	e Debtor. The ers carefully ar any motion ay be affected become bis objection is fully filed objector modify a licess. The plation or advestate. An affect the confirm	is document is the actual and discuss them with included in it must file a ed by this plan. Your claim nding, and included iled before the deadline tions, without further en, the lien avoidance or an confirmation order rsary proceeding to avoid ted lien creditor who nation hearing to
state who	ether the plan inclu	be of particular importar des each of the followin e provision will be ineffe	g items. If an ite	m is check	ed as "Does Not" or if
THIS PLA	N:				
	☐ DOES NOT CON SET FORTH IN PA	TAIN NON-STANDARD F RT 10.	PROVISIONS. NO	ON-STANDA	RD PROVISIONS MUST
COLLATE	ERAL, WHICH MAY	T THE AMOUNT OF A SE RESULT IN A PARTIAL F MOTIONS SET FORTH I	PAYMENT OR N	O PAYMENT	
		ID A JUDICIAL LIEN OR I			JRCHASE-MONEY

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Initial Debtor(s)' Attorney	Initial Debtor:	MAM	Initial Co-Debtor
Part 1: Payment and Length of Plar			
a. The debtor shall pay <u>700.0</u> on <u>February 1, 2023</u> for approximately 56 months.			
b. The debtor shall make plan ☑ Future Earnings ☐ Other sources o			ollowing sources: and date when funds are available):
c. Use of real property to satis □ Sale of real prop Description: Proposed date f	perty	:	
☐ Refinance of rea Description: Proposed date f			
☐ Loan modification: Description: Proposed date f	on with respect to r	mortgage encumb	ering property:
loan modification	n.		e pending the sale, refinance or the payment and length of plan:
Part 2: Adequate Protection)	NONE	
	nts will be made in to (creditor)	the amount of \$ the amount of \$_	to be paid to the Chapter 13 to be paid directly by the
Part 3: Priority Claims (Including A	dministrative Exp	enses)	
a. All allowed priority claims will be	-	*	es otherwise:
Creditor	Type of Priority		Amount to be Paid
Mark N. Glyptis	Attorney Fees		3,313.00
Internal Revenue Service State of New Jersey		rtain other debts rtain other debts	0.00
-			unit and paid less than full amount:

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	ed to a governmental unit a	ased on a domestic support nd will be paid less than the	
Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: V NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

			Interest	Amount to be Paid	Regular Monthly
			Rate on	to Creditor (In	Payment (Outside
Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: \square NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

			Interest	Amount to be Paid	Regular Monthly
		_	Rate on	to Creditor (In	Payment (Outside
Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)
Quicken Loans Rocket	8 Rickard Court Lawrence	54.18	0.00	54.18	1,112.99
Mortgage	Township, NJ 08648				
	Mercer County				

c. Secured claims excluded from 11 U.S.C. 506: ☐ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	_	Including Interest Calculation
Chrysler Capital	2019 Jeep Cherokee	6.00	12,281.05	13,069.11

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments V NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral		Total Amount to Be Paid
NONE	T						
-NONE-							
2.) Where allowed secured c		ns collateral and o		Plan, paymo	ent of the fu	ıll amount	of the
e. Surrender v Number of Popular India the Stay under collateral:	rmation, the stay	/ is terminated as be terminated in					
Creditor	С	Collateral to be Surren	dered	Value of	Surrendered Collateral	Remaini	ng Unsecured Debi
f. Secured Claim The foll Creditor g. Secured Claim Creditor	lowing secured o	claims are unaffec	eted by the Pla	NE	otal Amount tr	o he Paid thr	ough the Plan
Creditor		Collateral		10	nai Amount it	De Faid IIII	ough the Flan
Part 5: Unsecure	d Claims	NONE					
	parately classifi	ed allowed non-pn \$ to be distr			hall be paid	d:	
	Not less tha	n percent					
✓	<i>Pro Rata</i> dis	stribution from any	remaining fu	nds			
b. Separa	telv classified ι	unsecured claims	shall be treat	ted as follow	s:		
Creditor		asis for Separate Cla		Treatment		Amo	unt to be Paid
Part 6: Executor	y Contracts and	d Unexpired Leas	ses X NO	ONE			
non-residential rea	al property lease	s set forth in 11 U s in this Plan.) l unexpired leases					
except the following			, , , , , , , , , , , , , , , , , , , ,	, ,	, i	,	, · · · · · · · ·
	rears to be Cured in an	Nature of Cont	ract or Lease	Treatment by	Debtor	Post-Petitio	n Payment

form, <i>Notic</i> 3015-1. A <i>C</i>	plans containing te of Chapter 1 Certification of erk of Court wi	3 Plan Transı Service, Noti	<i>mittal,</i> wit	thin the opter 13	e time a 3 <i>Plan 1</i>	nd in the m Transmittal	anner s	et forth in	D.N.J. LBR
	Notion to Avoic Debtor moves t				•	· · —			
Creditor	Nature of Collateral	Type of Lien	Amount o	f Lien	Value Collate	e of CI	ount of aimed mption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
NONE The	Motion to Avoid Debtor moves to the point of the point o	to reclassify th	_						
Creditor	Collateral		cheduled ebt	Total Co Value		Superior Liens	Value Credito Interes Collate	or's et in	Total Amount of Lien to be Reclassified
Partially Ur The	Motion to Partiansecured. Debtor moves to contact a contact and	IONE to reclassify th	ne followin	g claim				•	
Creditor	Collateral	Sche	eduled Debt		ollateral	Amount to	be Deemo		Amount to be Reclassified as Unsecured
a. V V D. P Cred		erty of the Es mation arge es ors provided fo	or in Parts			continue to r	mail custo	omary notic	ces or
	2) Other A 3) Secured		stee Comi			wing order:			

Priority Claims

5)

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	6)	General Unsecured Claims		
	d. Post-Pe	tition Claims		
Section		ng Trustee		o pay post-petition claims filed pursuant to 11 U.S.C. claimant.
Dout 0	Medificati	an MNONE		
Part 9	Modification	on X NONE		
		on of a plan does not require rdance with D.N.J. LBR 3015		separate motion be filed. A modified plan must
		modifies a Plan previously filed n being modified:	in this	s case, complete the information below.
Explair		the plan is being modified:		Explain below how the plan is being modified:
		d J being filed simultaneously v		
	month for 56	a step plan or has lumpsum payme		follows: \$700.00 per month for 4 months, then \$1,020.00 per this plan are ineffective.
Signat	tures			
The De	btor(s) and t	he attorney for the Debtor(s), if	f any, i	must sign this Plan.
debtor(<i>Chapte</i>	s) certify that r 13 Plan and	t the wording and order of the pd Motions, other than any non-	orovisi standa	represented by an attorney, or the attorney for the ons in this Chapter 13 Plan are identical to <i>Local Form</i> ard provisions included in Part 10.
I certify	under penal	ty of perjury that the above is t	rue.	
Date:	05-25-2023	3		Maria A. Mezzina
Date:			Mari Deb	a A. Mezzina otor
			Joir	t Debtor
Date	05-25-2023	3		Mark N. Glyptis
				rney for the Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Case No. 23-10828-CMG Maria A. Mezzina

Debtor

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: May 30, 2023 Form ID: pdf901 Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID		Recipient Name and Address
db	+	Maria A. Mezzina, 8 Rickard Court, Lawrence Township, NJ 08648-2667
519826681		Capital Health Medical Center, PO Box 78531, Philadelphia, PA 19178-5831
519826682		Capital Health Medical Group, Att: 17558X, PO Box 14000, Belfast, ME 04915-4033
519826690	+	Higher Education Student Assistance Auth, Attn: Bankruptcy, P.O. Box 545, Trenton, NJ 08625-0545
519855613		LightStream, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
519826698	+	State of New Jersey, Division of Taxation, PO Box 283, Trenton, NJ 08646-0283

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Standard Time.				
Recip ID smg		Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
			May 30 2023 22:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+	Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 30 2023 22:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519860252		Email/PDF: bncnotices@becket-lee.com	May 30 2023 23:02:42	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519826679	+	Email/PDF: bncnotices@becket-lee.com	May 30 2023 23:02:42	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519826680	+	Email/Text: BarclaysBankDelaware@tsico.com	May 30 2023 22:49:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519826684		Email/Text: enotifications@santanderconsumerusa.com	May 30 2023 22:49:00	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
519878521		Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2023 23:00:16	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519826685	+	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2023 23:02:38	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519826686	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 30 2023 22:49:00	Comenity bank/J Crew, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519826688	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	M May 30 2023 22:49:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519826687	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	M May 30 2023 22:49:00	Comenitycapital/levisa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519826689	+	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2023 23:02:38	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519826694	+	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2023 23:00:58	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040

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User: admin

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District/off: 0312-3

519826703

+ Email/Text: bncmail@w-legal.com

District/011. 0312-3	2022		Tage 2 01 3
Date Rcvd: May 30	, 2023 Form I	D: pdf901	Total Noticed: 44
519826692 +	Email/Text: sbse.cio.bnc.mail@irs.gov	May 30 2023 22:48:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
519826683	Email/PDF: ais.chase.ebn@aisinfo.com	May 30 2023 23:00:16	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519877684	Email/Text: legaldivision@kheaa.com	May 30 2023 22:48:00	KHEAA, PO BOX 798, FRANKFORT KY 40602
519826693 +	Email/Text: PBNCNotifications@peritusservices.com	·	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519865165	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2023 23:01:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519826695 +	Email/Text: electronicbkydocs@nelnet.net	May 30 2023 22:49:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
519831561 +	Email/Text: electronicbkydocs@nelnet.net	May 30 2023 22:49:00	Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1922
519867992	Email/PDF: PRA_BK2_CASE_UPDATE@portfolio	orecovery.com May 30 2023 23:02:46	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519908696	Email/PDF: PRA_BK2_CASE_UPDATE@portfolio	orecovery.com May 30 2023 23:00:27	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519886015	Email/PDF: PRA_BK2_CASE_UPDATE@portfolio	orecovery.com May 30 2023 23:00:16	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
519887294	Email/PDF: PRA_BK2_CASE_UPDATE@portfolio	orecovery.com May 30 2023 23:01:36	Portfolio Recovery Associates, LLC, c/o Frontier Airlines, POB 41067, Norfolk VA 23541
519880882	Email/Text: bnc-quantum@quantum3group.com	May 30 2023 22:49:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519826696 +	Email/Text: bankruptcyteam@quickenloans.com	May 30 2023 22:49:00	Quicken Loans Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519845269 +	Email/Text: bankruptcyteam@quickenloans.com	May 30 2023 22:49:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519826697 +	Email/Text: enotifications@santanderconsumerusa.c	om May 30 2023 22:49:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519836201 +	Email/Text: enotifications@santanderconsumerusa.c	om May 30 2023 22:49:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
519826699 +	Email/PDF: gecsedi@recoverycorp.com	May 30 2023 23:00:49	Syncb/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519826700 +	Email/PDF: gecsedi@recoverycorp.com	May 30 2023 23:01:14	Syncb/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519826701 +	Email/PDF: gecsedi@recoverycorp.com	May 30 2023 23:01:46	Syncb/zulily, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519885678 +	Email/PDF: ebn_ais@aisinfo.com	May 30 2023 23:02:10	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519827217 +	Email/PDF: gecsedi@recoverycorp.com	May 30 2023 22:47:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519826702 +	Email/PDF: gecsedi@recoverycorp.com	May 30 2023 23:02:42	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519843715 +	Email/Text: bncmail@w-legal.com	May 30 2023 22:49:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE
510826703	Email/Tayt: hncmail@w lagal.com		400, SEATTLE, WA 98121-3132

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District/off: 0312-3 User: admin Page 3 of 3 Date Rcvd: May 30, 2023 Form ID: pdf901 Total Noticed: 44

May 30 2023 22:49:00

Target, c/o Financial & Retail Srvs, Mailstop BT

POB 9475, Minneapolis, MN 55440-9475

519826704

+ Email/Text: bankruptcy@bbandt.com

May 30 2023 22:49:00

Truist Bank, Attn: Bankruptcy, Mc Va-Rvw-6290

Pob 85092, Richmond, VA 23286-0001

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID

Bypass Reason Name and Address

519826691

INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA

19101-7346, address filed with court:, Internal Revenue Service, PO Box 724, Springfield, NJ 07081-0724

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

Email Address

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Mark N Glyptis

on behalf of Debtor Maria A. Mezzina mglyptislaw@aol.com

 $case driverecf @\ gmail.com; case driverecf @\ case driver.com; ecf @\ case driver.com$

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4